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Date of Deposit:	10/12/2004	Name of Person Making the Deposit:	Rhonda Dunn
		Signature of the Person Making the Deposit:	<i>Rhonda Dunn</i>

In re Application of: Banaugh et al.

Docket No.: WELL0011

Serial No. : 09/703,357

Art Unit: 3624

Filed: 31 October 2000

Examiner: Kyle, Charles R.

Title: Method and Apparatus for Integrated Payments Processing and Decisioning for Internet Transactions

Date: October 12, 2004

Re: Preliminary Amendment and RCE

To: United States Patent and Trademark Office
Examiner Charles R. Kyle, Art Unit 3626

Fax: (703) 872-9306

Pages (including coversheet): 23 pages

Attached to this facsimile coversheet please find the following documents:

- Preliminary Amendment (20 pages) and
- RCE (one sheet, in duplicate for PTO accounting purposes)

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Rhonda Dunn
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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Preliminary Amendment

Sir:

30 This is a Preliminary Amendment in response to the Advisory Action, mailed September 29, 2004, for the above-identified patent application. Amendment to the claims is attached hereto.